

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**  
**PATENT**

Inventors: Kenneth William Austin Docket No. 60655.4017  
Serial No. 10/709,697 Group Art Unit: 3694  
Filing Date: May, 24, 2004; Examiner: Scott S. Trotter  
Title: DETERMINATION OF RISK FACTORS Confirmation No.: 3696  
FOR USE IN A CARD REPLACEMENT  
PROCESS

**AMENDMENT AND REPLY**

**Mail Stop AF**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated September 16, 2010, of which this Reply is filed within two months, Applicants respectfully request consideration of the remarks and amendments set forth below:

Amendments to the claims begin on page 2 of this paper.

Remarks begin on page 7 of this paper.